

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cynthia Florence Dmochowski, *et al.*

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Title: ONLINE CAPITAL APPROVAL PROCESS

Grp./A.U.: 3694

Examiner: I. Jung Liu

Confirmation No.: 8740

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being electronically filed with United States Patent and Trademark Office on:
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Sir:

**REQUEST FOR RECONSIDERATION UNDER 37 C.F.R. § 1.116**

The Applicants have carefully considered this Application in connection with the Final Examiner's Action electronically delivered February 6, 2009, and respectfully request reconsideration of this Application in view of the following remarks.